

Thinktank..

Products & Rates



Commercial

Full Doc, Mid Doc,
Quick Doc & Lease Doc

[Find out more](#)



Residential

Full Doc & Mid Doc

[Find out more](#)



SMSF

Full Doc & Mid Doc |
Commercial or Residential

[Find out more](#)



Private

Mid Doc & Quick Doc |
Private or Residual Stock

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Specialised Securities, Line of Credit and GST Loans also available > [find out more](#)



Into people. Not just transactions.

Our dedicated Relationship Manager team are here to provide you with valuable support at every step of the way, from initial workshops through to settlement.

[Contact the team](#)

Commercial



Purpose

Commercial property acquisition, refinance or equity release for property improvement, investment, working capital or business expansion.

Up To 80% LVR

Full Doc, Mid Doc & Quick Doc

Up To 30 Years P&I / 5 Years IO

\$100K - \$8M

Owner Occupied or Investment

Fast Approvals, No Ongoing Fees

Doc	Full Doc	Mid Doc	Quick Doc	Full Doc Max	Mid Doc Max
Loan Size	\$100K - \$4M	\$100K - \$4M	\$100K - \$2M	\$4M - \$8M	\$2M - \$6M
Maximum LVR	80%	80%	65%	70%	70%
Term	15-30 years	15-30 years	15-30 years	15-25 years	15-25 years
LOC - \$1M (0.30% loading)	5 years	3 years	3 years	5 years	3 years
Servicing	1.50:1 ICR 1:1 DSR (stressed)	≤ \$2m: 1.75:1 ICR > \$2m: 2.00:1 ICR 1:1 DSR (stressed)	2.00:1 ICR 1:1 DSR (stressed)	1.50:1 ICR 1:1 DSR (stressed)	2.00:1 ICR 1:1 DSR (stressed)

Income Verification

Full Doc	2 years' tax returns and financial statements for all parties to the loan
Mid Doc	Self certified income supported by one of the following five options: <ol style="list-style-type: none"> 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement
Quick Doc	Self-certified income

Establishment Fee*

Zero Fee Option	No valuation, legal fees, title insurance, establishment fee or settlement fees Minimum loan amount \$500,000 Borrower has the option of adding 0.30% over 5 years to the applicable interest rate or adding 0.50% over 3 years
Option 1	Establishment Fee 0.95% - No ongoing fees
Minimum Estab Fee	\$1,100 including GST

Additional Fees*

Legals	Greater of \$1,000 or 0.10% of loan limit, plus disbursements
Valuation	At cost - payable upon invoice
Title Insurance	At cost - payable upon invoice
Settlement	\$450 (GST free)
Increases & Advances	0.50% on all amounts
Redraw	\$25
Discharge	\$300 (GST free) + legal fees
Early Repayment	3 month's interest on principal repaid within 3 years of loan settlement (1 month's interest charged if principal repaid is from proceeds of a sale of security or from cash) Fixed rate loans may incur an additional cancellation charge

Interest & Repayment Options

Interest	Calculated daily, charged monthly by direct debit
Interest Only	≤ 5 years IO for OO and Inv An application may be submitted to extend IO for up to 1 year at the lender's discretion
Offset/Redraw Facility	Make additional payments to reduce interest

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | LOC incurs 0.30% loading.

Commercial



Interest Rates

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Effective 2 December 2024

Full Doc, Mid Doc & Quick Doc

\$100K - \$8M

Owner Occupied or Investment

Full Doc**

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
\$100K - ≤ \$2M	8.04%	8.04%	8.24%	8.44%	8.64%	8.94%
\$2M - ≤ \$3M	8.04%	8.04%	8.24%	8.44%	8.64%	-
\$3M - ≤ \$4M	8.04%	8.04%	8.24%	8.44%	-	-
securities in areas with populations > 20,000 and < 50,000						
\$100K - ≤ \$3M	8.25%	8.25%	8.44%	8.64%	8.84%	-

Full Doc Max*

LVR	50%	55%	60%	65%	70%	75%	80%
securities in metro areas							
\$4M - ≤ \$7M	8.04%^	8.04%^	8.04%^	8.24%^	8.44%	-	-
\$7M - ≤ \$8M	8.04%	8.04%	8.04%	8.24%	-	-	-
^also applicable to securities in areas with populations > 50,000 outside of metro up to \$5M							

Mid Doc**

LVR	50%	60%	65%	70%	75%	80%
securities in Sydney/Melbourne/Brisbane						
\$100K - ≤ \$2M	8.59%	8.69%	8.74%	8.99%	9.29%	9.74%
\$2M - ≤ \$3M	8.59%	8.69%	8.74%	8.99%	9.29%	-
\$3M - ≤ \$4M	8.59%	8.69%	8.74%	8.99%	-	-
Securities in areas with populations > 50,000 outside of Sydney/Melbourne/Brisbane						
\$100K - ≤ \$1.25M	8.59%^	8.69%^	8.74%^	8.99%^	9.29%	-
\$1.25M - ≤ \$2M	8.59%^	8.69%^	8.74%^	8.99%	-	-
^0.20% for securities in areas with populations > 20,000 and < 50,000						

Mid Doc Max*

LVR	50%	60%	65%	70%	75%	80%
securities in Sydney/Melbourne/Brisbane						
\$4M - ≤ \$6M	8.59%	8.69%	8.74%	8.99%	-	-
securities in other Metro areas outside of Sydney/Melbourne/Brisbane						
\$2M - ≤ \$6M	8.59%	8.69%	8.74%	8.99%	-	-
securities in areas with populations > 50,000 outside Metro areas						
\$2M - ≤ \$5M	8.59%	8.69%	8.74%	-	-	-

Quick Doc**

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
\$100K - ≤ \$2M	9.14%	9.24%	9.64%	-	-	-

*Commercial Reference Rate (30 Day) 6.99% as Base Rate. | **Commercial Bill Reference Rate (30 Day) 6.99% as Base Rate. | The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.

Commercial Lease Doc



Purpose

Commercial property acquisition, refinance or equity release for property improvement, investment, working capital or business expansion.

Up to 70% LVR

Lease Doc

Up To 25 Years P&I / 5 Years IO

\$100K - \$2M

Investment

Fast Approvals, No Ongoing Fees

Interest Rates**

LVR	50%	60%	65%	70%	75%	80%
rates for securities located in areas with populations > 50,000						
\$100K - \$2M	8.10%	8.35%	8.60%	8.60%	-	-

Loan Size	\$100K- \$2M based on location and LVR
Maximum LVR	70%
Serviceability	Standard minimum ICR is stand-alone 1.5x at actual rate on 100% gross rental income Stand-alone servicing
Income Verification	Fully executed lease in registrable format with 24 months remaining at the time of settlement to an arm's length tenant

Establishment Fee*^

Zero Fee Option	No valuation, legal, title insurance, establishment fee or settlement fees Borrower has the option of adding 0.30% over 5 years to the applicable interest rate or adding 0.50% over 3 years (then reverts to current standard rate)
Option 1	Establishment Fee 0.95% - No ongoing fees
Minimum Estab Fee	\$1,100 including GST

Additional Fees*

Legals	Greater of \$1,000 or 0.10% of loan limit, plus disbursements
Valuation	At cost - payable upon invoice
Title Insurance	At cost. Payable upon invoice
Settlement	\$450 (GST free)
Increases & Advances	0.50% on all amounts
Redraw	\$25
Discharge	\$300 (GST free) + legals
Early Repayment	3 month's interest on principal repaid within 3 years of loan settlement (1 month's interest charged if principal repaid is from proceeds of a sale of security or from cash) Fixed rate loans may incur an additional cancellation charge

Interest & Repayments

Interest	Calculated daily, charged monthly by direct debit
Term	15 to 25 years P&I - up to 5 years IO for OO and Inv
Offset/Redraw Facility	Make additional payments to reduce interest

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | ^ The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower. | ** Commercial Bill Reference Rate (30 Day) 6.99% | All rates are indicative and subject to change without notice. Please refer to our website for up-to-date rate and product information.

Residential



Purpose

Residential property acquisition, refinance or equity release for personal, business or investment purposes.

Up To 80% LVR

Full Doc & Mid Doc

Up To 30 Years P&I / 5 Years IO

\$100K - \$5M

Owner Occupied & Investment

Fast Approvals, No Ongoing Fees

Borrowers	Individual, partnership, company and trust borrowers
Servicing	Net Servicing Ratio (NSR) >1.01x stressed at greater of loan rate +2.0% & 7.00% P&I
Security Property	Minimum security property value \$200,000. Off the plan purchases in buildings less than or equal to 10 levels are acceptable for loan amounts up to \$3.5M. Flexible options accepting securities in country areas (<10,000 population), refer to Postcode Calculator on website.
Responsible Lending	Thinktank is required to make all reasonable enquiries of the applicants to ensure responsible lending standards are adhered to and the loan product is suitable

Income Verification

Full Doc	<p>PAYG - one of the following three options:</p> <ol style="list-style-type: none"> 2x payslips ≤ 6 weeks old + income statement/NOA 2x payslips + a letter of employment if the applicant has been employed for < 12 months 2x payslips + 3 months bank statement reflecting salary credits <p>Self-employed</p> <ol style="list-style-type: none"> Minimum 2 years' self-employed, last 2x years' company/business/financial statements + tax returns + individual tax returns Investment - copies of leases, confirmation of rental income required.
Mid Doc	<p>Statement of self-certified income supported by one of the following six options:</p> <ol style="list-style-type: none"> Accountant's letter Last 2 x BAS statements Last 6 months trading bank account statements 1 year tax return & NOA 1 year financial statement 1 year tax return & NOA plus 1 year financial statement (discount of 0.20% on the current rates)

Fees*^ (No Monthly, Annual or Other Recurring Fees)

Loan Amounts**	≤ \$3.5M up to 65% LVR, or ≤ 2M up to 80% LVR, or ≤ 2.5M up to 75% LVR	> \$3.5M all LVR, or > 2.5M ≤ 3.5M and over 65% LVR
Establishment	\$650 + GST (includes standard legal fee)*	Limited time special offer (until 31 January 2025) 0.65% (includes GST and standard legal fees)
Valuation	\$350 + GST at settlement	Included in Settlement Fee
Settlement	\$450 (GST free) Separate to Establishment Fee, payable on settlement	\$2000 (GST free) Separate to Establishment Fee, payable on settlement
Redraw	Up to 2 per calendar month fee-free, \$25 per redraw thereafter	
Discharge	\$300 (GST free) + legal fees	

Interest & Repayments

Interest	Calculated daily, charged monthly by direct debit
Term	15 to 30 years (P&I) - up to 5 years interest only (IO) for owner occupied and investment IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.
Offset/Redraw Facility	Make additional payments to reduce interest
Additional Repayments	Additional repayments are permitted at any time on variable rate loans

*GST to be added to all fees and commission amounts except where otherwise stated. | ^ The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, and disbursements are to be met by the borrower. | **Interest rates and fees may differ depending on location.

Residential



Interest Rates

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Effective 1 November 2024

\$100K - \$5M

Full Doc & Mid Doc

Owner Occupied and Investment

Limited Time Special Offer (Until 31 January 2025)

OO Loan + Inv Loan	7.34% for all LVR bands (rate applied to both loans up to \$3.5M with no investment loading)
Mid Doc Loadings	+ 0.10% Interest Only & + 0.10% Investment

Full Doc**

LVR	50%		60%		65%		70%		75%		80%	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
loadings: interest only +0.25% and investment +0.25%												
\$100K - ≤ \$2M	6.93%	(7.05%)	6.93%	(7.05%)	6.93%	(7.05%)	7.08%	(7.20%)	7.08%	(7.20%)	7.23%	(7.35%)
\$2M - ≤ \$2.5M	6.93%	(7.05%)	6.93%	(7.05%)	6.93%	(7.05%)	7.08%	(7.20%)	7.08%	(7.20%)	-	-
\$2.5M - ≤ \$3.5M	6.93%	(7.05%)	6.93%	(7.05%)	6.93%	(7.05%)	7.99%	(8.21%)	7.99%	(8.21%)	-	-
\$3.5M - ≤ \$5M	7.59%	(7.81%)	7.59%	(7.81%)	7.59%	(7.81%)	7.99%	(8.21%)	7.99%	(8.21%)	-	-

Mid Doc**

LVR	50%		60%		65%		70%		75%		80%	
	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate	Interest Rate	Comparison Rate
limited time special offer: loading waived on marked rates*												
\$100K - ≤ \$2M	7.18%	(7.30%)	7.23%	(7.35%)	7.23%	(7.35%)	7.23%	(7.35%)	7.38%	(7.50%)	7.38%	(7.50%)
\$2M - ≤ \$2.5M	7.18%	(7.30%)	7.23%	(7.35%)	7.23%	(7.35%)	7.23%	(7.35%)	7.38%	(7.50%)	-	-
\$2.5M - ≤ \$3.5M	7.18%	(7.30%)	7.23%	(7.35%)	7.23%	(7.35%)	8.49%*	(8.72%)	8.59%*	(8.82%)	-	-
\$3.5M - ≤ \$5M	7.99%*	(8.21%)	7.99%*	(8.21%)	7.99%*	(8.21%)	8.49%*	(8.72%)	8.59%*	(8.82%)	-	-

Mid Doc Discount	- 0.20% when providing 1 year tax return & NOA plus 1 year financial statement as income verification
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Maximum LVR & Loan Amount by Location

LVR	65%	70%	75%	80%	65%	70%	75%
Loan Amounts	\$100K to ≤ \$3.5M				> \$3.5M to \$5M		
Syd / Melb / Bris	\$3.5M	\$2.5M	\$2.5M	\$2M	\$5M	\$5M	\$5M
Other Metro	\$2M	\$2M	\$2M	\$2M	\$4M	\$4M	\$3M
Regional	\$1.5M	\$1.5M	\$1.5M	\$1M	\$3M	\$3M	-
Country	\$1M	\$1M	-	-	-	-	-
Metro inner city apartments / high density	\$1.5M	\$1.5M	\$1.5M	\$1.5M	-	-	-

**Customer base rate Standard Residential Rate (SRR) 8.34%. | Percentages shown in brackets represent comparison rates. Comparison rate calculated on a \$150,000 loan amount amortised over a 25-year term. WARNING: This comparison rate applies only to the example or examples given. Different amounts and terms will result in different comparison rates. Costs such as redraw fees or early repayment fees, and cost savings such as fee waivers, are not included in the comparison rate but may influence the cost of the loan. | Owner Occupied rates are only available to individual borrowers. Partnership, Trusts, and Company Borrowers attract the Investment rate irrespective of the property ownership. | The above interest rates are indicative and subject to change without notice. Please refer to our website for the most up to date rate and product information.

Commercial SMSF



SMSF loans made simple, for office, retail, industrial properties, and boarding houses. Mixed Residential and Business Real Property properties accepted.

Up To 80% LVR (75% IO)

Income Verification Varies

Up To 30 Years P&I / 5 Years IO

\$100K - \$8M

New or Established SMSFs

Owner Occupied or Investment

Loan Size	\$100K - \$8M based on location and LVR
Serviceability	1.50:1 ICR minimum (SMSF income + net rent + contributions) and 1.00:1 DSR
Fund Only Servicing	Open to PAYG and self-employed investors only using SMSF income + net rent + contributions (concessional and non-concessional) 2 years individual tax returns for the SMSF members + 2 years financial statements and tax returns for the SMSF (if an existing fund) + commercial lease if investment.
Group Servicing Options	Where Group Servicing is required, Full Doc and Mid Doc income verification are acceptable from the self employed member or guarantor. <ul style="list-style-type: none"> Full Doc - 2 years' tax returns and financial statements for all parties to the loan Mid Doc - Self certified income supported by one of the following five options: <ol style="list-style-type: none"> Accountant's letter Last 2x BAS statements Last 6 months trading bank accounts 1 year tax return + NOA 1 year financial statement
Fund Requirements	No liquidity or net asset requirement for loans up to \$4M No liquidity requirement and \$250,000 net asset requirement for loans from \$4M to \$8M One or more SMSF members in accumulation phase for all loans up to \$8M
Income Verification	Differing verification documents may be required depending on historical or projected contributions.

Fees*^

Establishment Fee	0.95% (GST exclusive) / 1.10% (GST exclusive) where Mid Doc Group Servicing is applied
Settlement Fee	\$450 (GST free) payable on settlement
Legals	At cost - payable upon invoice
Valuation	At cost - payable upon invoice
Title Insurance	Title insurance required on all loans - refer to Title Insurance Information sheet for further details & pricing
Early Repayment	3 month's interest calculated on the amount of principal repaid within 3 years from settlement, unless repayment is from the proceeds of sale of a security or from cash, in which case will be reduced to 1 month's interest on the amount principal repaid Fixed rate loans may incur an additional cancellation charge on additional or early repayments

Interest & Term

Interest#	Calculated daily, charged monthly by direct debit
Term	15 to 30 years P&I - up to 5 years IO + 25yrs P&I Up to 25 years P&I - up to 5 years IO + 20 yrs P&I for loans from \$4M to \$8M IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.

Important Information

Key Message	Make sure your client engages qualified professionals from the start of the transaction to prevent costly mistakes and delays. Setting up a SMSF and borrowing through it is complex, with the potential for serious administrative penalties if requirements aren't followed correctly. Borrowers should obtain advice particular to their circumstances from appropriate legal, financial planning and accounting experts.
Things To Know	Refer to SMSF Loan Submission Checklist for all required supporting document information.

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | ^ The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower

Residential SMSF



SMSF loans made simple for investing in houses and apartments.

Up To 80% LVR

 Income Verification Varies

 Up To 30 Years P&I / 5 Years IO

Up to \$5M

 New or Established SMSFs

 No Ongoing Fees or Revaluations

LVR	Up to 80% LVR on houses and apartments.
Security Property	Maximum loan for houses and apartments is \$5M in major capital cities and major metro areas. Minimum security property value \$200,000. Off the plan purchases in buildings less than or equal to 10 levels are acceptable for loan amounts up to \$3.5M.
Serviceability	1.50:1 ICR minimum (SMSF income + net rent + contributions) and 1.00:1 DSR
Fund Only Servicing	Open to PAYG and self-employed investors only using SMSF income + net rent + contributions (concessional and non-concessional) 2 years individual tax returns for the SMSF members + 2 years financial statements and tax returns for the SMSF (if an existing fund)
Group Servicing Options	Where Group Servicing is required, Full Doc and Mid Doc income verification are acceptable from the self employed member or guarantor. <ul style="list-style-type: none"> • Full Doc - 2 years' tax returns and financial statements for all parties to the loan • Mid Doc - Self certified income supported by one of the following five options: <ol style="list-style-type: none"> 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement
Fund Requirements	No liquidity or net asset requirement One or more SMSF members in accumulation phase
Income Verification	Differing verification documents may be required depending on historical or projected contributions.

Fees*^

Loan Amounts**	≤ \$3.5M up to 65% LVR, or ≤ 2M up to 80% LVR, or ≤ 2.5M up to 75% LVR	> \$3.5M all LVR, or > 2.5M ≤ 3.5M and over 65% LVR
Establishment Fee	\$650 + GST (includes standard legal fee)	1.25% includes GST and standard legal fee
Valuation Fee	\$350 + GST payable at settlement	Included in Settlement Fee
Settlement Fee	\$450 (GST free) separate to Establishment Fee, payable on settlement	\$2,000 (GST free) separate to Establishment Fee, payable on settlement and includes valuation fee
Early Repayment	For loans up to \$3.5M: 3 month's interest calculated on the amount of principal repaid within 3 years from settlement, unless repayment is from the proceeds of sale of a security or from cash, in which case will be reduced to 1 month's interest on the amount principal repaid Fixed rate loans may incur an additional cancellation charge on additional or early repayments	

Interest & Term

Interest#	Calculated daily, charged monthly by direct debit
Term	15 to 30 years P&I - up to 5 years IO + 25yrs P&I IO period may be extended for up to 1 year upon application by the borrower at the lender's discretion.

Important Information

Key Message	Make sure your client engages qualified professionals from the start of the transaction to prevent costly mistakes and delays. Setting up a SMSF and borrowing through it is complex, with the potential for serious administrative penalties if requirements aren't followed correctly. Borrowers should obtain advice particular to their circumstances from appropriate legal, financial planning and accounting experts.
Things To Know	Refer to SMSF Loan Submission Checklist for all required supporting document information.

Some specialised properties may incur interest rate loading. | * GST to be added to all fees and commission amounts except where otherwise stated. | ^The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower. | **Interest rates and fees may differ depending on location.



Interest Rates

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Effective 2 December 2024

Income Verification Varies

\$100K - \$8M

New or Established SMSFs

Commercial: \$100K - \$4M

LVR	50%	60%	65%	70%	75%	80%
securities in areas with populations > 50,000						
\$100K - ≤ \$2M	7.94%	8.09%	8.19%	8.19%	8.49%	8.93%
\$2M - ≤ \$3M	7.94%	8.09%	8.19%	8.19%	8.49%	-
\$3M - ≤ \$4M	7.94%	8.09%	8.19%	8.19%	-	-
securities in areas with populations > 20,000 and < 50,000						
\$100K - ≤ \$2M	8.14%	8.29%	8.39%	8.39%	8.69%	-
\$2M - ≤ \$3M	8.14%	8.29%	8.39%	8.39%	-	-
maximum LVR is reduced by 5% for IO areas with populations > 50,000, & reduced by 10% for areas with populations > 20,000 & < 50,000						

Commercial: \$4M - \$8M

LVR	50%	55%	60%	65%	70%	75%
securities in metro areas						
\$4M - ≤ \$7M	7.94%	8.09%	8.09%	8.19%	8.19%	-
\$7M - ≤ \$8M	7.94%	8.09%	8.09%	8.19%	-	-
securities located in areas with populations > 50,000						
\$4M - ≤ \$5M	7.94%	8.09%	8.09%	8.19%	-	-

Residential (Principal & Interest)

LVR	50%	60%	65%	70%	75%	80%
Up to ≤ \$2M	7.24%	7.24%	7.34%	7.34%	7.64%	7.64%
\$2M - ≤ \$2.5M	7.24%	7.24%	7.34%	7.34%	7.64%	
\$2.5M - ≤ \$3.5M	7.24%	7.24%	7.34%	7.94%	8.24%	
\$3.5M - ≤ \$5M	7.84%	7.84%	7.94%	7.94%	8.24%	-

Interest Only Loading

Commercial IO	Interest rate loading +0.10%
Residential IO	Interest rate loading +0.25%

The above interest rates are indicative and subject to change without notice.

Private Lending



Product Information

Residential or commercial property secured lending. Individuals, company, partnerships or trusts.

Up To 75% LVR

Mid Doc & Quick Doc

Up To 3 Years IO

Up to \$7M

Residential or Commercial

Fast Approvals, No Ongoing Fees

Purpose

Loan Type	Private Loan	Residual Stock Loan
Purpose	Residential or commercial property secured lending for various purposes including, commercial or residential property acquisition, refinance or equity release for non-personal use, working capital or business expansion	Residential or commercial property secured lending for residual stock financing for property developers
Residual Stock Loan	Flexible security requirements, standard residential, commercial, specialised securities, high rise and inner-city apartments acceptable, refer to Thinktank for more details	<ul style="list-style-type: none"> - For developments over 5 units, no more than 50% retained - Max 10 units per complex owned by borrower / related parties - Total complex size less than 50 units - In one line valuation
Broker Commission	Upfront: 0.60% + GST with flexibility up to 2.0% to be included in the Establishment Fee (e.g. Lender Estab Fee 0.50% + broker up front 2.0% = 2.50%) Trail: 0.25% + GST	
Loan Size	Up to \$7M based on location and LVR	

Fees*^

Establishment	1.10% + GST
Valuation	Variable at cost payable upon invoice
Settlement Fee	\$450 on all loans (GST free)
Discharge Fee	\$1,000 GST free
Legals	Variable at cost
Increase & Advance	0.50% on all
Early Repayment	Nil

Interest & Term

Interest	Calculated daily, charged monthly by direct debit
Term	Up to 3 years interest only with principal paid at maturity
Offset/Redraw Facility	Make additional payments to reduce interest

Mid Doc

Maximum LVR	75%
Serviceability	1.25:1 Interest Cover Ratio (ICR) at actual rate
Income Verification	Exit strategy and self-certified income supported by one of the following five options: <ol style="list-style-type: none"> 1. Accountant's letter 2. Last 2x BAS statements 3. Last 6 months trading bank accounts 4. 1 year tax return + NOA 5. 1 year financial statement

Quick Doc

Maximum LVR	65%
Serviceability	0.5:1 ICR if LVR ≤ 50%, otherwise 1.25:1 Interest Cover Ratio (ICR) at actual rate
Income Verification	Self-certified income and exit strategy

* GST to be added to all fees and commission amounts except where otherwise stated. | ^ The establishment fee and all borrowing costs including but not limited to the lender's settlement fee, valuation, professional legal fees, title insurance fee and disbursements are to be met by the borrower.

Private Lending



Interest Rates

Use our [online postcode calculator](#) to check LVRs and loan sizes.

Effective 1 November 2024

Mid Doc & Quick Doc

Up To \$7M

Residential or Commercial

Private Loan Residential*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc residential securities						
\$100K - ≤ \$2.5M	9.19%	9.19%	9.44%	9.44%	9.99%	10.39%
\$2.5M - ≤ \$7M	9.19%	9.19%	9.44%	9.44%	9.99%	-
securities in areas with populations > 10,000						
\$100K - ≤ \$2M	9.69%	9.69%	9.94%	-	-	-
Quick Doc residential securities in metro areas ^ marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$7M	9.69%^	9.69%^	9.94%^	9.94%	-	-

Private Loan Commercial*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc commercial securities						
\$100K - ≤ \$2.5M	9.94%	9.94%	10.19%	10.19%	10.74%	11.14%
\$2.5M - ≤ \$7M	9.94%	9.94%	10.19%	10.19%	10.74%	-
securities in areas with populations > 10,000						
\$100K - ≤ \$2M	10.44%	10.44%	10.69%	-	-	-
Quick Doc commercial securities in metro areas ^^ marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$7M	10.44%^^	10.44%^^	10.69%^^	10.69%	-	-

Residual Stock Loan Residential*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc residential securities						
\$100K - ≤ \$2.5M	8.59%	8.59%	8.59%	8.59%	8.79%	8.89%
\$2.5M - ≤ \$7M	8.59%	8.59%	8.59%	8.59%	8.79%	-
securities in areas with populations > 10,000						
\$100K - ≤ \$2M	8.84%	8.84%	8.84%	-	-	-
Quick Doc residential securities in metro areas # marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$7M	9.09%#	9.09%#	9.09%#	9.09%	-	-
+0.40% for >3 properties retained as security under Mid Doc and Quick Doc						

Residual Stock Loan Commercial*

LVR	50%	55%	60%	65%**	70%***	75%****
Mid Doc commercial securities						
\$100K - ≤ \$2.5M	8.69%	8.69%	8.69%	8.84%	9.09%	9.44%
\$2.5M - ≤ \$7M	8.69%	8.69%	8.69%	8.84%	9.09%	-
securities in areas with populations > 10,000						
\$100K - ≤ \$2M	8.89%	8.89%	8.89%	-	-	-
Quick Doc commercial securities in metro areas ## marked rates available on securities in areas outside of metro with populations > 50,000						
\$100K - ≤ \$7M	9.14%##	9.24%##	9.24%##	9.64%	-	-
+0.40% for > 3 properties retained as security under Mid Doc and Quick Doc						

* Business Loan Reference Rate 6.99%

** max LVR for securities located in areas with populations >50,000 outside metro or Sydney / Melbourne / Brisbane

*** max LVR for securities located in metro areas outside of Sydney / Melbourne / Brisbane

**** for securities located in Sydney / Melbourne / Brisbane only

The above interest rates are indicative and subject to change without notice.

Thinktank..

Additional Solutions



Specialised Securities

Commercial specialised property acquisition, refinance or equity release for property improvement, investment, working capital or business expansion.

[Find out more](#)



Line of Credit

For borrowers seeking a flexible finance option up to 5 year term with no annual reviews or unused facility fees.

[Find out more](#)



GST Loan

Finance GST on property purchases. Can be added to any Commercial loan product or be used in an SMSF transaction and structured as a separate LRBA.

[Find out more](#)

Current Offers



Combo Loan \$990 Reduced Fee Offer

Assist customers with the purchase, investment, refinance or equity release of combination loans involving both commercial and residential security.

[Find out more](#)



SMSF Reset & Refinance

Refinance a single or multiple SMSF LRBAs with just a short form loan application, a fast tracked approval process, and a low all inclusive fee.

[Find out more](#)

Special Offers - Available until 31 January 2025

1. Residential loan amounts from \$2.5M to \$5.0M.
Establishment fee is reduced to 0.65% including GST and standard legal fee.

2. Residential Mid Doc Loadings reduced.

Loading	Reduction	New Loading
Investor	0.15%	0.10%
Interest Only	0.15%	0.10%

3. Residential Mid Doc Loan in combination with an investor Residential Mid Doc Loan.
Special interest rate of 7.34% (7.46%) is applied to both loans. Investor loading is waived.